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B22C (Official Form 22C) (Chapter 13) (01/08)

In re	James Allen Debra Allen	According to the calculations required by this statement:  The applicable commitment period is 3 years.
Case N	Debtor(s) umber:	☐ The applicable commitment period is 5 years. ☐ Disposable income is determined under § 1325(b)(3).
	(If known)	Disposable income is not determined under § 1325(b)(3). (Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME					
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.					
	b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income")	ne'')	for Lines 2-10.			
	All figures must reflect average monthly income received from all sources, derived during the six	Column A		Column B		
	calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	Debtor's Income		Spouse's Income		
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	4,985.00	\$	0.00	
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.		·			
	Debtor Spouse					
	a. Gross receipts \$ 0.00 \$ 0.00					
	b. Ordinary and necessary business expenses \$ 0.00 \$ 0.00 c. Business income Subtract Line b from Line a	\$	0.00	Ф	0.00	
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.  Debtor Spouse  a. Gross receipts \$ 0.00 \$ 0.00  b. Ordinary and necessary operating expenses \$ 0.00 \$ 0.00					
	c. Rent and other real property income Subtract Line b from Line a	\$	0.00	\$	0.00	
5	Interest, dividends, and royalties.	\$	0.00	\$	0.00	
6	Pension and retirement income.	\$	0.00	\$	0.00	
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.	\$	300.00	<u> </u>	0.00	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:  Unemployment compensation claimed to					
	be a benefit under the Social Security Act   Debtor \$ 0.00   Spouse \$ 658.00	\$	0.00	\$	0.00	

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9	on a separate page. Total and enter on Line 9. maintenance payments paid by your spouse, separate maintenance. Do not include any be	l other sources. Specify source and amount. If necessary, list additional sources ge. Total and enter on Line 9. Do not include alimony or separate syments paid by your spouse, but include all other payments of alimony or enance. Do not include any benefits received under the Social Security Act or ed as a victim of a war crime, crime against humanity, or as a victim of domestic terrorism.						
	international of domestic terrorism.	Debt	or	Spouse				
	a. b.	\$		\$ \$				
	Subtotal. Add Lines 2 thru 9 in Column A, and	т .	is complet	T	rough 9	\$ 0	.00 \$	0.00
10	in Column B. Enter the total(s).				_	\$ 5,285	.00 \$	0.00
11	<b>Total.</b> If Column B has been completed, add L the total. If Column B has not been completed					\$		5,285.00
	Part II. CALCULATI	ON OF § 1	325(b)(4	) COMMITM	IENT F	PERIOD		
12	Enter the amount from Line 11						\$	5,285.00
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  [a.]							
	b.		\$ \$					
	C. Total and enter on Line 13							
1.4		nogult					\$	0.00
14	Subtract Line 13 from Line 12 and enter the result.						\$	5,285.00
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.						\$	63,420.00
16	<b>Applicable median family income.</b> Enter the r information is available by family size at www.	usdoj.gov/ust/						
	a. Enter debtor's state of residence:	IL t	. Enter deb	tor's household s	ize:	6	\$	94,984.00
17	<ul> <li>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</li> <li>■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.</li> <li>□ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.</li> </ul>							
	Part III. APPLICATION OF	§ 1325(b)(3) I	FOR DETI	ERMINING DIS	POSABI	LE INCOME		
18	Enter the amount from Line 11.						\$	5,285.00
19	Marital Adjustment. If you are married, but as any income listed in Line 10, Column B that we debtor or the debtor's dependents. Specify in the payment of the spouse's tax liability or the spoudependents) and the amount of income devoted separate page. If the conditions for entering this b.	as NOT paid on the lines below the lines below the lines support of the lines are lines as a line with the lines are lines as a lines are lines as a lines are lines are lines as a lines are lines	n a regular the basis fo f persons of se. If neces	basis for the house r excluding the C ther than the debt sary, list addition	sehold ex olumn B or or the	penses of the income(such as debtor's		
	Total and enter on Line 19.						\$	0.00
20	Current monthly income for § 1325(b)(3). Su	btract Line 19	from Line	18 and enter the	esult.		\$	5,285.00

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21	<b>Annualized current monthly income for § 1325(b)(3).</b> Multiply the amount from Line 20 by the number 12 and enter the result.						\$	63,420.00		
22	Applicable median family income. Enter the amount from Line 16.						\$	94,984.00		
	<b>Application of § 1325(b)(3).</b> Check the applicable box and proceed as directed.							1	,	
23		<b>amount on Line 21 is mo</b> 5(b)(3)" at the top of page					sposable income is determent.	ined ur	nder §	
	■ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Part									
		Part IV. CA	ALCULATION (	)F I	EDU	CTIONS FR	OM INCOME			
		Subpart A: De	eductions under Star	ndar	ds of th	ne Internal Reve	nue Service (IRS)			
24A	Enter in applicat	al Standards: food, appar Line 24A the "Total" amo tole household size. (This in toty court.)	ount from IRS National	Stand	ards for	Allowable Living	Expenses for the	\$		
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.						andards for Out-of-Pocket sdoj.gov/ust/ or from the d who are under 65 years of age or older. (The total ply Line a1 by Line b1 to ultiply Line a2 by Line			
	Household members under 65 years of age  Household members 65 years of age or older									
	a1.	Allowance per member		a2.	Allow	ance per member				
	b1.	Number of members		b2.	Numb	er of members				
	c1.	Subtotal		c2.	Subtot	al				
25A	Utilities	tandards: housing and ut s Standards; non-mortgage e at <u>www.usdoj.gov/ust/</u> o	expenses for the applic	able c	ounty a	nd household size.		\$		
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Avera Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and ent the result in Line 25B. Do not enter an amount less than zero.  [a. IRS Housing and Utilities Standards; mortgage/rent Expense] \$						ze (this information is b the total of the Average			
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 \$  c. Net mortgage/rental expense Subtract Line b from Line a.				\$					
26	Local S 25B doe Standar	tandards: housing and uses not accurately compute ds, enter any additional and ion in the space below:	tilities; adjustment. If the allowance to which	you a	re entitl	that the process set ed under the IRS H	out in Lines 25A and lousing and Utilities	\$		

27A	<b>Local Standards: transportation; vehicle operation/public transpo</b> expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expensincluded as a contribution to your household expenses in Line 7. $\square$ 0 If you checked 0, enter on Line 27A the "Public Transportation" amounts						
	Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a>	\$					
27B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)   1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.						
	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 47 c. Net ownership/lease expense for Vehicle 1	\$ \$ Subtract Line b from Line a.	\$				
29	Local Standards: transportation ownership/lease expense; Vehicle the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 2, as stated in Line result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs						
	Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47 c. Net ownership/lease expense for Vehicle 2	\$ Subtract Line b from Line a.	\$				
30	Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as insecurity taxes, and Medicare taxes. Do not include real estate or sales	come taxes, self employment taxes, social	\$				
31	Other Necessary Expenses: mandatory deductions for employmen deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as voluments.	retirement contributions, union dues, and	\$				
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.						
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.						
34	Other Necessary Expenses: education for employment or for a phy the total average monthly amount that you actually expend for educate education that is required for a physically or mentally challenged depoproviding similar services is available.	ion that is a condition of employment and for	\$				
35	Other Necessary Expenses: childcare. Enter the total average month childcare - such as baby-sitting, day care, nursery and preschool. <b>Do</b>	•					

Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.  Subpart B: Additional Living Expense Deductions  Note: Do not include any expenses that you have listed in Lines 24-37    Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.    A	36	Other Necessary Expenses: health care. Enter the average that is required for the health and welfare of yourse or paid by a health savings account, and that is in excess payments for health insurance or health savings account.	\$	
Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37    Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.   a.   Health Insurance   S   Disability Insurance	37	actually pay for telecommunication services other than pagers, call waiting, caller id, special long distance, or i	your basic home telephone and cell phone service - such as internet service-to the extent necessary for your health and	\$
Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  a. Health Insurance \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	38	Total Expenses Allowed under IRS Standards. Ente	r the total of Lines 24 through 37.	\$
Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  a. Health Insurance \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		Subpart B: Additio	onal Living Expense Deductions	
the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  a. Health Insurance				
b. Disability Insurance c. Health Savings Account  Total and enter on Line 39  If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  S. Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.  Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.  Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.  Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.  Additional food and clothing expenses. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This informatio		the categories set out in lines a-c below that are reasona		
Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.  Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.  Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.  Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.  Additional food and clothing expenses. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National sexpenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National sexpenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National sexpenses exceed the combined allowances for food and clothing (app	39	a. Health Insurance	\$	
Total and enter on Line 39  If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  S  Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.  Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.  Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.  Education expenses for dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.  Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.  Charitable contributions. Enter the amount reason		b. Disability Insurance	\$	
If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$  Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.  Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.  Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.  Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.  Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">https://www.usdoj.gov/ust</a>		c. Health Savings Account	\$	
Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.  Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.  Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.  Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.  Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">https://www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and ne		Total and enter on Line 39		\$
expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.  Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.  Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.  Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.  Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.  Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitabl			your actual total average monthly expenditures in the space	
actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.  Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.  Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.  Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.  Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	40	expenses that you will continue to pay for the reasonablill, or disabled member of your household or member of	le and necessary care and support of an elderly, chronically	\$
Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.  Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.  Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National  Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.  Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. §  170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	41	actually incur to maintain the safety of your family under	\$	
actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.  Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.  Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.  Sometime of the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	42	Standards for Housing and Utilities, that you actually extrustee with documentation of your actual expenses,	\$	
Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.  Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.  \$\$\$	43	actually incur, not to exceed \$137.50 per child, for atters chool by your dependent children less than 18 years of documentation of your actual expenses, and you must		
Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	44	expenses exceed the combined allowances for food and Standards, not to exceed 5% of those combined allowar or from the clerk of the bankruptcy court.) <b>You must d</b>		
ACTION AND A PROPERTY OF A STATE	45	contributions in the form of cash or financial instrumen	ts to a charitable organization as defined in 26 U.S.C. §	
	46	Total Additional Expense Deductions under § 707(b)	). Enter the total of Lines 39 through 45.	\$

**B22C** (Official Form 22C) (Chapter 13) (01/08)

			Subpart C: Deductions for De	ebt l	Payment		
47	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.						
		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance	
	a.			\$	•	□yes □no	)
					otal: Add Lines		\$
48	moto your paym sums	r vehicle, or other property ned deduction 1/60th of any amount tents listed in Line 47, in order in default that must be paid in	s. If any of debts listed in Line 47 are so ressary for your support or the support of the "cure amount") that you must pay to maintain possession of the property. order to avoid repossession or forecloss t additional entries on a separate page.  Property Securing the Debt	of you y the The	or dependents, you creditor in addit cure amount work List and total any	ou may include in ion to the uld include any	
	a.		1 7 2		\$		
						Total: Add Lines	\$
49	prior	ity tax, child support and alimo	claims. Enter the total amount, divided only claims, for which you were liable at uch as those set out in Line 33.				\$
		oter 13 administrative expensiting administrative expense.  Projected average monthly	es. Multiply the amount in Line a by the Chapter 13 plan payment.	e amo	ount in Line b, a	nd enter the	
50	b.	Current multiplier for your issued by the Executive Off	district as determined under schedules fice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of	X			
	c.	Average monthly administr	ative expense of Chapter 13 case	To	otal: Multiply Li	nes a and b	\$
51	Tota	Deductions for Debt Paymen	<b>nt.</b> Enter the total of Lines 47 through 5	50.			\$
			<b>Subpart D: Total Deductions </b>	fron	n Income		
52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.						\$
		Part V. DETERM	INATION OF DISPOSABLE	INC	OME UNDE	ER § 1325(b)(2)	
53	Total current monthly income. Enter the amount from Line 20.						\$
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.						
55	wage		Enter the monthly total of (a) all amoun retirement plans, as specified in § 541( ified in § 362(b)(19).				\$
56	Total of all deductions allowed under 8 707(b)(2) Enter the amount from Line 52						_

	Deduction for special circumstances. If there are special there is no reasonable alternative, describe the special circumstances, list additional entries on a separate page. To provide your case trustee with documentation of these of the special circumstances that make such expense ne		
57	Nature of special circumstances	Amount of Expense	]
	a.	\$	
	b.	\$	
	c.	\$	]
		Total: Add Lines	$] _{\$}$
58	Total adjustments to determine disposable income. Ad result.	ld the amounts on Lines 54, 55, 56, and 57 and enter the	\$
59	Monthly Disposable Income Under § 1325(b)(2). Subtr	ract Line 58 from Line 53 and enter the result.	s
	Part VI. ADDITIO	ONAL EXPENSE CLAIMS	
	Other Expenses. List and describe any monthly expenses of you and your family and that you contend should be an 707(b)(2)(A)(ii)(I). If necessary, list additional sources of each item. Total the expenses.	under § monthly expense for	
60	Expense Description	Monthly Amount \$	-
	a. b.	\$	-
	c.	\$	1
	d.	\$	-
		Lines a, b, c and d \$	]
	Part VI	II. VERIFICATION	
61	I declare under penalty of perjury that the information promust sign.)  Date: April 29, 2009	ovided in this statement is true and correct. (If this is a join signature:    Is   James Allen     James Allen     (Debtor)	nt case, both debtors
	Date: <b>April 29, 2009</b>	Signature /s/ Debra Allen Debra Allen (Joint Debtor, if a	uny)